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9 Attorneys for Defendants:
10 BERTHA A. MORENO

11 UNITED STATES DISTRICT COURT

12 NORTHERN DISTRICT OF CALIFORNIA

13 LANDMARK HOME MORTGAGE, INC.

14 Plaintiff,

15 vs.

16 GUILLERMO FLORES, ALVIN
17 SILBERNAGEL, ATLAS FINANCIAL
18 SERVICES, INC. dba ATLAS FINANCIAL
19 SERVICES and ATLAS REALTY, BERTHA
20 MORENO, JOSE ARELLANO, ROBERT W.
21 PETERSON, individually and dba PETERSON
22 APPRAISAL GROUP, and DOES 1
23 THROUGH 50

24 Defendants.

25 Case No. C0704654 JF

26 THIS CASE IS RELATED TO:

27 CASE NO. C-07-00369 JF

28 **ANSWER OF DEFENDANTS BERTHA
A. MORENO TO PLAINTIFF'S
UNVERIFIED COMPLAINT**

JURY DEMANDED

19 COMES NOW Defendant, BERTHA A. MORENO, ("Defendant") answering for himself
20 only, in answer to the unverified complaint of Plaintiff LANDMARK HOME MORTGAGE, INC.
21 ("Plaintiff"), on file herein now files this general denial thereto;

22 AS FURTHER, SEPARATE, AND AFFIRMATIVE DEFENSES TO THE COMPLAINT
23 AND EACH AND EVERY CAUSE OF ACTION ASSERTED THEREUNDER, DEFENDANT
24 ALLEGES AS FOLLOWS:

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FIRST AFFIRMATIVE DEFENSE

(INSUFFICIENT PLEADING)

1. The Complaint and each and every cause of action thereof, fails to state facts sufficient to constitute a cause of action upon which relief may be granted against this Defendant.

SECOND AFFIRMATIVE DEFENSE

(STATUTE OF LIMITATIONS)

2. The Complaint and all the alleged causes of action set forth therein, are barred by the applicable statute of limitations.

THIRD AFFIRMATIVE DEFENSE

(STATUTE OF FRAUDS)

3. Each cause of action based on or arising from alleged oral or written agreements, representations, or statements are barred by the applicable statute of frauds.

FOURTH AFFIRMATIVE DEFENSE

(WAIVER)

4. The relief sought is barred by the doctrine of waiver.

FIFTH AFFIRMATIVE DEFENSE

(ESTOPPEL)

5. The relief sought is barred by the doctrine of estoppel.

SIXTH AFFIRMATIVE DEFENSE

(UNCLEAN HANDS)

6. Plaintiff has unclean hands with respect to the matters at issue and relief sought, and are therefore barred from recovery by the doctrine of unclean hands.

SEVENTH AFFIRMATIVE DEFENSE

(LACHES)

7. Plaintiff has unreasonably delayed in bringing this action, and this delay has unfairly prejudiced Defendant, such that Plaintiff should be barred from recovery under the Doctrine of Laches.

EIGHTH AFFIRMATIVE DEFENSE

(FAILURE TO MITIGATE DAMAGES)

8. To the extent that Plaintiff has suffered any loss or damage, such loss or damage should be barred or offset by Plaintiff's failure to mitigate their damages.

NINTH AFFIRMATIVE DEFENSE

(COMPARATIVE NEGLIGENCE)

9. Plaintiff is barred from any and all recovery on any alleged cause of action by reason of their own negligence in and about the matters of which they complain, which negligence contributed substantially to any harm Plaintiff may have suffered, and Defendant is entitled to have any liability that might be found against her offset by the comparative negligence of Plaintiff.

TENTH AFFIRMATIVE DEFENSE

(COMPARATIVE NEGLIGENCE OF OTHERS)

10. If Plaintiff suffered any loss or harm, such loss or harm was caused by the acts or omissions of Plaintiff and other persons and was not caused by any act or omission of Defendant, and therefore Defendant is entitled to have any liability that might be found against her offset by the comparative negligence and fault of such other persons.

ELEVENTH AFFIRMATIVE DEFENSE

(PROXIMATE CAUSE)

11. Any injury or damages to Plaintiff herein was proximately caused by Plaintiff's own conduct.

TWELFTH AFFIRMATIVE DEFENSE

(PRIVILEGE)

12. All acts of Defendant were privileged, as they were performed with a reasonable belief in the facts and Defendant had a right to act as he did

THIRTEENTH AFFIRMATIVE DEFENSE

(NO DAMAGES)

13. Plaintiff has not sustained damages as a result of any acts of Defendant.

FOURTEENTH AFFIRMATIVE DEFENSE

(ASSUMPTION OF THE RISK)

14. Plaintiff knowingly assumed the risks incidental to the matters set forth in the Complaint.

FIFTEENTH AFFIRMATIVE DEFENSE

(NO RELIANCE)

15. Plaintiffs did not rely on information given to them on the loan applications since Plaintiff was responsible for verifying all borrower information prior to making loans to borrowers.

SIXTEENTH AFFIRMATIVE DEFENSE

(IMMATERIAL ERROR)

16. Any error which may have been made by Defendant is minor, correctable, and immaterial.

WHEREFORE, Defendant prays that:

1. Plaintiff takes nothing by the Complaint;
 2. Defendant be awarded its reasonable attorney's fees incurred herein; and
 3. Defendant be awarded its costs of suit incurred herein.
 4. Defendant be granted such other and further relief as the court deems just and proper.

Dated: 11/21/07

Respectfully Submitted,

THE HERITAGE LAW GROUP

Roger D. Wintle
Attorneys for Defendant:
BERTHA A. MORENO